

Loss and damage due to climate change

M. ASADUZZAMAN

IN a few days negotiators from the world over will congregate in Warsaw, Poland, for talks on climate change and what to do about it globally and nationally and how. Since the Rio Earth Summit in 1992, when the United Nations Framework Convention on Climate Change was born, a lot of progress has been made although the main problem, agreeing globally on a time frame for and the level of reduction of greenhouse gases (GHG), still remains. On the other hand, new problems are emerging. Loss and Damage (L&D) due to climate change is one such issue.

The issue of L&D was first raised by the Association of Small Island States in 2008. At COP-16 in Cancun, Parties decided to establish a work programme to address the issues related to L&D in developing countries in a more comprehensive and actionable manner. Two co-chairs for the work programme -- including one from Bangladesh -- were appointed. Subsequently, a view emerged that both extreme events and slow onset events including sea level rise, increasing temperatures, ocean acidification, glacial retreat and related impacts, salinisation, land and forest degradation, loss of biodiversity and desertification, may be addressed as part of the work programme under three thematic areas as decided during COP 17 in Durban.

Consultants at international and national levels were appointed to clarify the issues. It appears that there is polarisation of views on how to manage L&D. There is a group, called the "Insurance Lobby," that tries to establish that insurance will take care of all or much of L&D problems. The other group may be called the "Not by Insurance Alone" or "Non-insurance" group. Quite obviously the "Insurance Lobby" is very strongly supported by major insurance companies the world over (mainly those in Western countries) as they see alluring prospects of business in the years to come.

The views of the Insurance Lobby are essentially that the risks of L&D may be reduced through appropriate insurance and reinsurance schemes. This immediately raises the issue of the level of premium, who pays it and how. The contentious issue here is the second one, i.e., who pays the premium and, secondly, if L&D occurs how the insured sum may be paid. As L&D may be conceptualised in various ways, the commensurate measures also differ. One thus needs to define loss and damage to understand their implications fully before deciding how to minimise or nullify them.

At least two types of distinctions among L&D have to be made first. One type is between past and future L&D while the other is that due to rapid and slow onset climate change impacts. For past L&D, there is no issue of reduction of risk and hence no question of insurance. The absolute L&D has already occurred and has to be made good. As in case of adaptation, this L&D occurred due to historical anthropogenic emission of GHG by developed countries, and it is they who have the responsibility to make good the L&D entirely.

For future losses and damages, insurance may be one, only one, of the mechanisms for reducing risk. More important will be preventive actions and related investments so that those potential damages and consequent losses do not occur or are minimised. Efforts must be made by preemptive and planned, including transformative, adaptation towards preventing the L&D from taking place. This, of course, does not obviate the need for post-hazard recovery and rehabilitation, but it cannot be the main avenue for prevention or minimisation of L&D. Many of the pre-



impact modalities are indeed indistinguishable from adaptation, such as full repair and redesigning of Aila-damaged embankments for preventing further losses in, say, crop cultivation due to intrusion of saline water.

Note that the reconstruction of redesigned embankments will not remove the salinity from the land. Other types of investments will also be necessary for desalinisation of land and water so that past losses in crop cultivation do not continue in future. None of these will be candidates for insurance.

Some might argue that if the farmers had insurance they could get back, even if partially, their expected return. Yes, but it is only for one-time payment. Suppose, Aila-affected farmers had such an insurance and they had been paid right after Aila hit. That would be one-time payment. But the land has remained waterlogged since then in many places. What about the losses in subsequent years? Would the farmers be paid year after year till the land is drained and salinity reduced to tolerable level? Hardly.

In fact, it is not that insurance cannot be used as a mechanism to reduce risk of L&D. Only when L&D is a one-time affair and clearly occurring to specific micro-level units such as an enterprise or household and its property, can insurance play an important role. But in most cases of L&D due to climate change impact, this is not so. Damages occur as a kind of negative and the losses, although they can be individualised, often occur over years. Both the nature of the initial damage and the multi-periodicity of the nature of loss militate against the use of insurance as a general mechanism against L&D.

We now need to say a few words regarding rapid on-set or extreme events (such as a cyclonic storm) and slow onset events (such as prolonged drought). A cyclonic storm may damage infrastructure, housing and business. While housing and business may be insured against damages, probably based upon a kind of weather index, public infrastructure is hardly likely to be so insured. Furthermore, if public infrastructure remains unrepaired, insurers may not be willing to insure housing and business again, as indicated earlier.

On the other hand a rapid onset event like a cyclone may have its slow onset counterpart, either as stand alone events or as part of initial period of the development of the cyclonic storm. For example, warning signal number 3, i.e. rough seas, means few fishing

boats going to the seas. There is no damage but loss of income will occur and over a vast area along the coast where fishermen live. Will insurers be willing to make payments to many thousands of such fishermen? Even if they are, the premium is likely to be exorbitantly high.

Take the case of a slow onset event like a drought. The damage is to the quality of soil due to lack of moisture and denudation, and the loss is the output of the land, people's income and employment. For a one-period loss, weather indexation may help in insurance, but multi-periodicity will create a problem as will the restoration of soil quality.

There can be no question of premium being paid by the people of the country which has experienced the loss as they have already been victims of climate change. Asking them for further payment for premium, that too in successive seasons, will be a bad joke. The premium must not be paid by them nor by the affected country through its budget as the similar objection applies. Climate vulnerable countries are already struggling to address the widening adaptation gap, and they should not be required to divert finance away from adaptation and development to pay for insurance premium. In principle, there must be no

net resource outflow from the country on account of insurance against L&D. The premium must be paid by the advanced, developed countries.

How can the compensation be paid? It can, of course, be direct payments to private households and businesses. But when very large groups of people with some kind of shared characteristics (such as fishermen) face the losses, or when past L&D are being assessed, it becomes difficult to tag it to particular households or business but may be generally identified to have occurred in specific areas. It may be advisable, therefore, to have recourse to alternative ways such as targeted social safety net programmes. Bangladesh already has a very large social safety net programme with some success as well as long experience of post-disaster rehabilitation programmes. One may build upon the experience and good practices along with those from other countries, if need be, with provisions for international oversight.

One more issue to be highlighted relates to the widening gaps in financing as the demand for funds far outstrips the available resources. Particularly, the inadequacy of the Green Climate Fund to meet all types of financial needs implies that payment for insurance and reinsurance premiums have to be made from other sources. One can propose here the creation of a Special Loss and Damage Fund which will finance all L&D related expenditures, be it for grants for recouping past L&D or, say, payments of premium for insurance and reinsurance, or for supporting social safety net type of activity.

Such a fund should have built-in flexibility to immediately release an initial amount of money to the affected country as soon as any disaster hits or crosses a limit (as in case of slow onset events). The rest may be paid after a more thorough and transparent review of actual L&D. This will necessitate establishment of two windows, one at the special fund to monitor the rapid and slow onset events with a counterpart focal point at the national level to keep the former informed on a periodic basis. In such cases, the present international and national mechanisms for such assessments may be reviewed and necessary institutional changes may be made for the purpose.

The writer, Professor Fellow at (BIDS), is a member of the official delegation to the Warsaw COP 19. (The views expressed here are the writer's own. The government or BIDS do not necessarily share them.)

HAFIZ G. A. SIDDIQUI

IN this article, the concept of culture portrays the special group behaviour related to private universities in Bangladesh. The culture of a university consists of habits of the people who work for it -- top administrators, professors, researchers, students etc. -- and the way they generally behave when dealing with matters related to the university. University cultures, like that of any other organisation, are identifiable as a whole or by groups. However, all cultures are not necessarily helpful for a university, that is, they may not help it become a world class university. Therefore, the university leadership occasionally needs to develop new culture of working together to achieve organisational goals. In this article we focus on culture as it is related to a university's reputation.

Each university has its own a mix of culture, which changes over time through the influence of individual cultures. Culture has many ramifications. Here we limit it to only shared goals, similar commitment, similar behaviour, etc., of individuals belonging to a group or organisation. The efficiency of a university tends to peak when organisational goals and those of the founders, faculty, administrative staff and students converge. Such convergence means that the majority of stakeholders work with full dedication to achieve organisational (university) goals. The behaviour of each stakeholder contributes to the shared goals, creating a culture of making unified efforts to achieve common vision and mission of the university.

To keep this culture functioning, the leadership of the university motivates all concerned to make sustained efforts to achieve university goals in conformity with its vision and mission. A significant majority of the group members believe that if the university goes up they go up, and if the university goes down they go down. This belief works as a driving force. It is desirable to promote and maintain such converging culture that helps institutionalise good governance. Culture of good governance leads institutionalisation of the culture of best management practices, which in turn increases overall operational efficiency of the uni-

versity. The best managed university gains high reputation.

Professionalising management style must become an organisation's culture. In this culture, individuals involved in decision making are detached from personal prejudices and favouritism. For example, while recruiting professors/researchers or employees, meritocracy and demonstrated achievements should be the major criteria for measuring the competency of the candidates. The candidate's personal relationship with the Selection Committee or his/her family status or political connection is not allowed to influence the decision.

If this is the regular process, meritocracy becomes a culture of recruitment at the university. In the long run, the university will be staffed with high-profile scholars, professors, and administrators. If the university can develop or change to such culture it will become a centre of excellence. By implication, its reputation will go up.

Culture of admitting quality students prevails when all teachers and administrators including vice chancellor are against admission of any candidate who does not meet the admission requirements. This culture increases reputation of the university. The brighter the students, the higher the reputation. Currently, most private universities admit scores of candidates who failed in admission test, for revenue consideration. In Bangladeshi culture parents take it for granted that they would somehow be able to get their disqualified wards admitted at some private university. The reputation of the university that admits disqualified candidates is seriously damaged.

Some Bangladeshi private universities are more than 20 year old. It is time for them to graduate to Research University, that is, to give higher emphasis on research, expand research facilities and research grants, and hire high powered internationally known research professors for increasing number of disciplines. Besides, the university must attract promising brilliant students capable of undertaking basic research.

Research universities with Ph. D. programmes are much more prestigious. Every student, professor and scholar takes special pride in getting engaged in research to create and disseminate

knowledge. A significant majority of them are committed to the research-oriented shared goals. A culture of research permeates through the corridors of research laboratories. When such a mix of internationally reputable scholars and researchers work together to reach shared goals, the university's reputation goes up.

Quality assurance is a buzzword in almost all discussions on private universities of Bangladesh. It is rightly so. All available resources need to be mobilised to improve the quality of education imparted by most of the private universities. All stakeholders, including the government and UGC, see a need to improve the quality of education. The Private University Act 2010 has therefore mandated the establishment of an Accreditation Council with a view to raising the standard of private universities.

Raising academic standard of a university is possible if, and only if, the majority of the members of the faculty -- senior and junior -- scholars, researchers, teachers, and senior administrators including the vice chancellor believe it is to their advantage to raise the standard of the university. If they sincerely believe that their interest and university interest coincide, it eventually becomes a culture of the university; consequently, they make unified efforts for quality assurance. Such shared values and belief will work as a driving force.

A university with such a culture complies with the Private University Act 2010 and in turn establishes "Quality Cell" and motivates all members of the Quality Cell to develop a culture of self-assessment -- a prelude to earning accreditation by a reputable accreditation agency. The culture of self-assessment will help the university find its strengths and weaknesses, and enable it to improve the quality of its education, leading to higher reputation.

There are many other cultures that tend to contribute to the university's reputation. For example, culture of zero tolerance to corruption. There are additional helpful cultures; but they are not discussed here.

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Bangladeshis must remember too!

JULIAN FRANCIS

“WHY on earth are you wearing an artificial red flower on your shirt?” someone asked me the other day as I waited for treatment at Square Hospital. I explained, at quite some length, that every year in Britain and other countries we remember those who gave their lives in different wars to keep the world free. I explained that the second Sunday of November is observed as Remembrance Sunday in UK.

The First World War (1914-18) was regarded at that time as 'a war to end all wars,' meaning that many people believed that such a war would never happen again. Many of the fallen soldiers lost their lives in the poppy fields of Belgium and many of the military cemeteries are in those areas too. A few years after the end of this war, in which about 10 million members of the armed forces perished as well as 7 million civilians, the poppy flower was adopted as a symbol to remember those (of all countries -- allies and enemies) who lost their lives, and November 11 is observed as the Day of Remembrance because the Armistice or cease-fire was effective at the 11th hour of the 11th day of the 11th month of 1918. With the addition of the Second World War, Remembrance Sunday became much more important as the loss of life worldwide, military and civilian, rose to 50 to 70 million.

Remembrance Sunday last year fell actually on November 11 and so felt a little more special for me to observe. My maternal grandfather lost his life in May, 1918 at the age of 33 and left my grandmother and three small children behind. A paternal great-uncle, after whom I am named, also lost his life during the same war. In the Second World War, my father was one of a handful of radar scientists who kept ahead of the Germans in the development of radar for fighting by air. One of my uncles was a fighter pilot and another in the army in Europe. So, I think of them and remember them all.

As children, we grew up in the 1950s, when post-war rationing was still in force, and learnt from our parents about the horrors of war. Our parents hoped and believed that wars would not happen again, but in fact there have been wars, big and small, going on nearly every year since then!

As a young man of 26 yrs, I came, unexpectedly, face to face with the horrors of war when I was responsible, on behalf of OXFAM-GB, for the care and welfare of about 600,000 Bangladeshi refugees in many of the more than 900 camps in the Indian states bordering Bangladesh. The many individual stories of the murder, torture and rape of Bangladeshi civilians by Pakistani soldiers and their Razakar and other helpers, which I heard, are still clearly etched in my memory.

It is also significant that I am writing these few lines of my memories and feelings just after November 3rd, 'Jail Killing Day,' one of the blackest days in the history of Bangladesh. I had the great pleasure of meeting both Tajuddin Ahmed and A.H.M. Quamaruzzaman in Kolkata on a few occasions to seek their help and advice, which was invaluable in terms of distribution of relief materials in 'free and liberated' Bangladesh. Later when I came to Dhaka in late January 1972, they welcomed me with great warmth and friendship and arranged a memorable meeting for me with Bangabandhu.

Many people say "Never Again," meaning "No More War," but somehow wars and killing never seem to go away.....

The writer, who has been associated with the development of Bangladesh since the Liberation War, was, in March 2012, awarded the 'Friends of Liberation War Honour' by the Government of Bangladesh.

By THOMAS JOSEPH

ACROSS
1 Highland lakes
6 Otter
11 Download-able read
12 Take care of
13 "O & A" star
DOWN
1 Eye parts
2 Orchestra member
15 Rocker
16 Come into view
18 PC key
19 Powder component
20 Hosp. part
21 Organ part
23 Friend of Porthos and Aramis
25 Auction
27 Lawn make-up
28 Bye, in Baja
30 Wings
33 Tough wood
34 Snapshot
36 Unconscious
37 Spy's asset
39 Spanish gold
40 Hopping mad
41 "Little Miss Sunshine" co-star

COLA
ODOR
DISCO
ANSWER
EXCUSE
SMILE
POISON
EST
CHOICES
THEM
DITABLE
ANVITIS
GINATIE
REDAID
Yesterday's answer

9 Everyone else
10 Sports no-nos, informally
17 Farrow of film
22 Luau dish
24 Garden tool
26 Like some bars
28 Texas team
29 Plop down
31 Enticing
32 Mick's group
33 Out of the way
35 Presentation aid
38 In (even)
42 Letter before sigma

A XYDLBAAXR is LONGFELLOW

On letter stands for another. In this sample, A is used for the three L's, X for the two O's etc. Single letters, apostrophes, the length and formation of the words are all hints. Each day the code letters are different.

10-7 CRYPTOQUOTE

XY'J JWQ BGDE JNLNDN

UNT CENB FDZNLDJ JNLNDN

UNT CEDB. — GDEOU

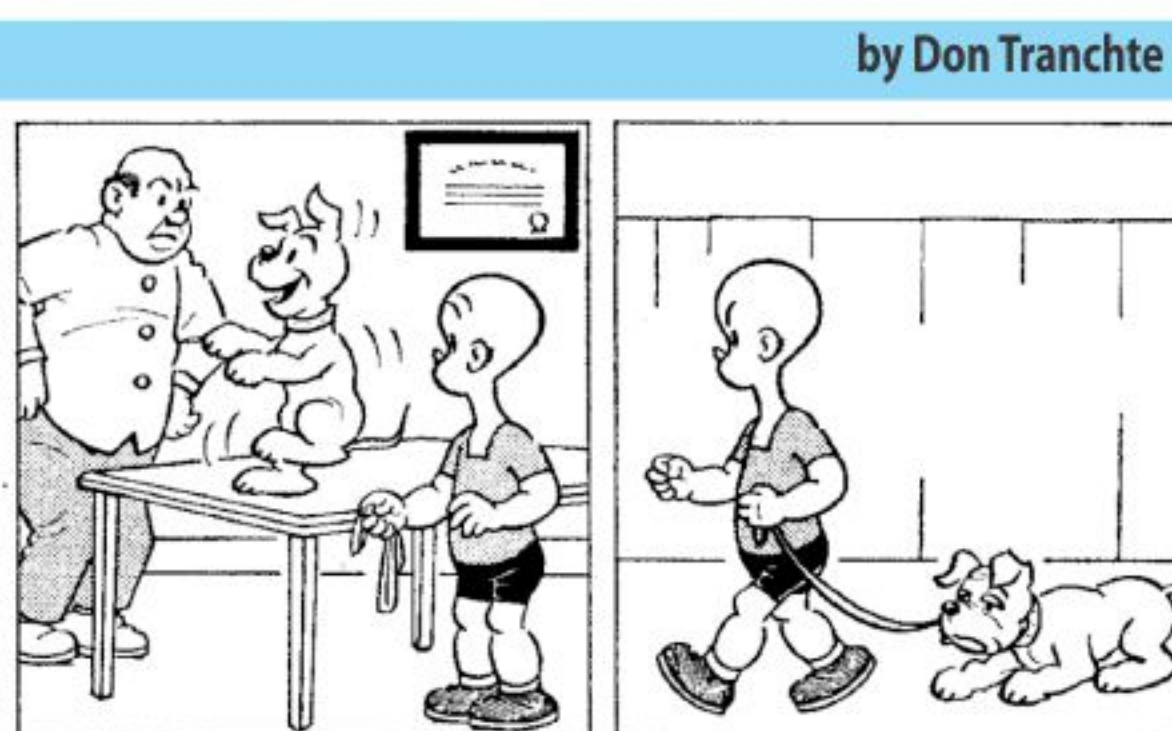
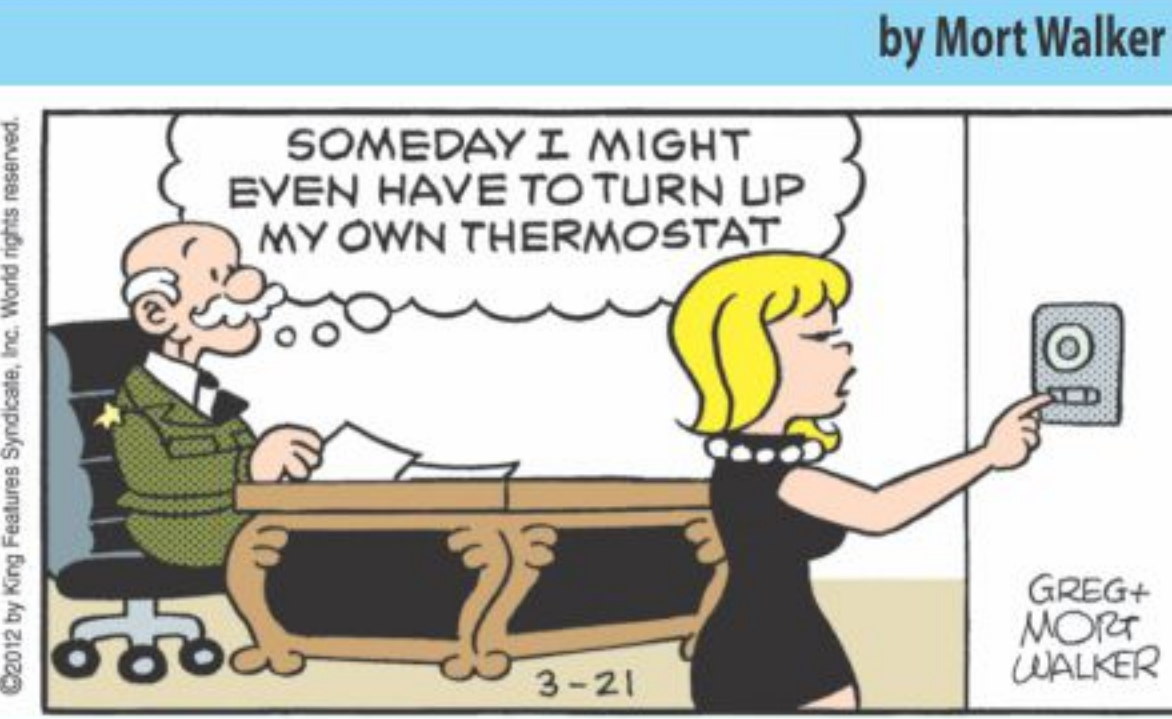
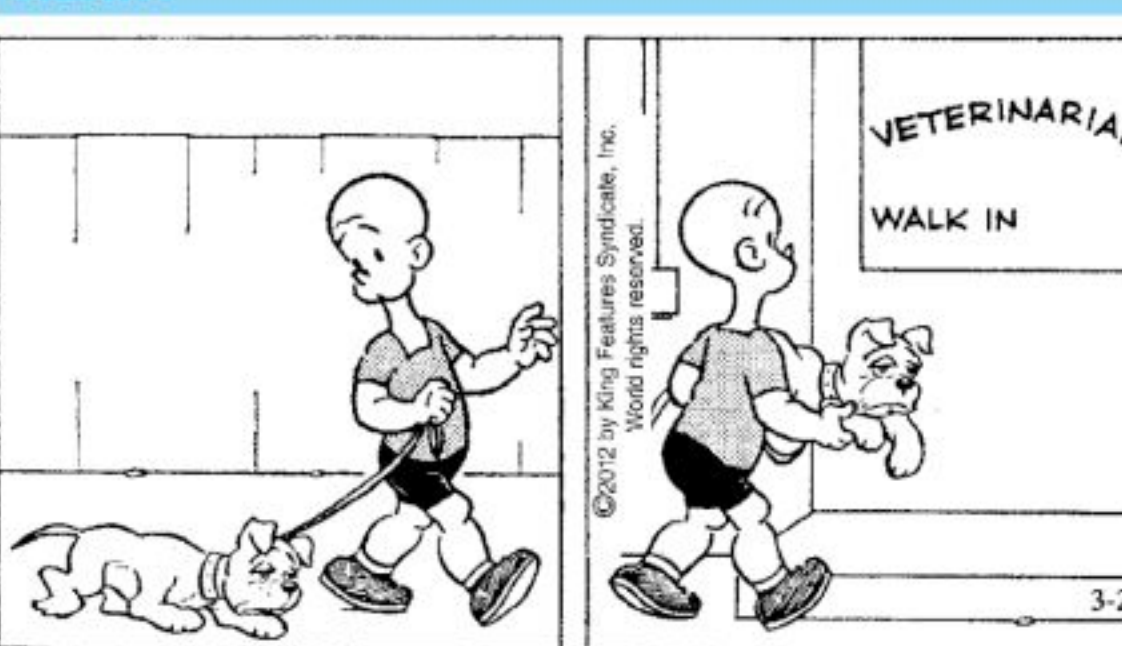
ONVVXEJ

Previous Cryptoquote:
THERE IS NOTHING SO EASY TO
LEARN AS EXPERIENCE AND
NOTHING SO HARD TO APPLY
- JOSH BILLING

BEETLE BAILEY



HENRY



QUOTABLE Quote

“Education without values, as useful as it is, seems rather to make man a more clever devil.”

C. S. Lewis